

Information to identify the case:

Debtor 1	<u>Rodney L. Brown Jr.</u>	Social Security number or ITIN	xxx-xx-6554
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Kayla M. Ritenour-Brown</u>	Social Security number or ITIN	xxx-xx-2206
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-20130-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rodney L. Brown Jr.

Kayla M. Ritenour-Brown
aka Kayla M. Ritenour, aka Kayla M. Brown

5/5/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rodney L. Brown, Jr.
Kayla M. Ritenour-Brown
Debtors

Case No. 21-20130-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 05, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2021:

Recip ID	Recipient Name and Address
db	+ Rodney L. Brown, Jr., P.O. Box 117, Melcroft, PA 15462-0117
jdb	+ Kayla M. Ritenour-Brown, 201 Mill Run Road, Normalville, PA 15469-1029
15332062	+ ADS/Comenity/DNT First, PO Box 182120, Columbus, OH 43218-2120
15332066	ARS National Service Inc., PO Box 4691046, Escondido, CA 92046-9046
15332064	+ Anne M Petrop DBA PA Specialist, PO Box 427, Ligonier, PA 15658-0427
15332065	+ Anon Edge Insurance Agency Inc., PO Box 7822, Kalispell, MT 59904-0822
15332073	CBCS, PO Box 2724, Columbus, OH 43216-2724
15332069	Capital One Bank (USA), N.A., c/o Law Offices of Hayt, Hayt, & Landau,, Robert W. Cusick, Esquire, 123 S. Broad Street Suite 1660, Philadelphia, PA 19109-1003
15332070	Capital One Bank USA NA, P.O.Box 302815, Salt Lake City, UT 84130
15332072	Capital One/Neiman Marcus, 520 W Parkland Drive, Sandy, UT 84070
15332076	Collections Professionals, Inc., 723 First Street, La Salle, IL 61301-2535
15332082	Emergency Solutions Highlands Inc, 401 E Murphy Ave, Connellsville, PA 15425-2724
15332084	Excelsa Health-Hospital PP, PO Box 645677, Pittsburgh, PA 15264-5254
15332083	Excelsa Health-Hospital PP, PO Box 645677, Ste 2400, Pittsburgh, PA 15264-5254
15332085	+ Frick Hospital, 508 S. Church St., Mt. Pleasant, PA 15666-1790
15332086	+ Highlands Hospital, 401 East Murphy Ave., Connellsville, PA 15425-2700
15332087	+ Honorable Ronald J. Haggerty, 404 South Pittsburgh Street, Connellsville, PA 15425-4005
15332090	Latrobe Area Hospital, One Mellon Way, Latrobe, PA 15650-1197
15332093	+ MRS Associates, Inc, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
15332092	+ Midland Credit Management Inc., 320 E Big Beaver Rd, Ste 300, Troy, MI 48083-1271
15332096	Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
15332098	+ Southeran CR Adjusters In, 2420 Professional, Rocky Mount, NC 27804-2253
15332099	+ Southern CR Adjusters In, 2420 Professional, Rocky Mount, NC 27804-2253
15332103	+ The Bureaus, 650 Dundee Rd 370, Northbrook, IL 60062-2757
15332105	+ Westmoreland EM MED Specialists PC, PO Box 1348, Indiana, PA 15701-5348

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 06 2021 03:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 06 2021 01:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 06 2021 03:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 06 2021 01:19:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

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User: admin

Page 2 of 3

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cr	+ EDI: PRA.COM	May 06 2021 03:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15332063	+ Email/Text: backoffice@affirm.com	May 06 2021 01:20:00	Affirm, 650 California St., Fl 12, San Francisco, CA 94108-2716
15332067	+ EDI: CITICORP.COM	May 06 2021 03:03:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15332075	+ EDI: WFNNB.COM	May 06 2021 03:03:00	CCB/Dntlfrst, PO Box 182120, Columbus, OH 43218-2120
15332068	EDI: CAPITALONE.COM	May 06 2021 03:03:00	Capital One Services, LLC, PO Box 30285, Salt Lake City, UT 84130-0285
15332071	EDI: CAPITALONE.COM	May 06 2021 03:03:00	Capital One Bank USA NA, P.O.Box 30281, Salt Lake City, UT 84130-0281
15332077	EDI: WFNNB.COM	May 06 2021 03:03:00	Comenity Bank/PttryBrn, Bankruptcy Dept, P.O. Box 182125, Columbus, OH 43218-2125
15332078	EDI: WFNNB.COM	May 06 2021 03:03:00	Comenity Bank/Torrid, Bankruptcy Dept, P.O. Box 182125, Columbus, OH 43218-2125
15332079	+ EDI: WFNNB.COM	May 06 2021 03:03:00	Comenity Bank/Victoria'ssecret, PO Box 182789, Columbus, OH 43218-2789
15332080	+ EDI: WFNNB.COM	May 06 2021 03:03:00	ComenityCapita/Dental First, PO Box 182120, Columbus, OH 43218-2120
15332081	+ EDI: CCUSA.COM	May 06 2021 03:03:00	Credit Collections U.S.A., 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15332088	EDI: JEFFERSONCAP.COM	May 06 2021 03:03:00	Jefferson Capital Systems, 16 McLeland Road, St. Cloud, MN 56303
15332089	EDI: JPMORGANCHASE	May 06 2021 03:03:00	JPMorgan Chase Bank N A, Bankruptcy Mail Intake Team, 700 Kansas Lane, Floor 01, Monroe, LA 71203-4774
15332091	EDI: RMSC.COM	May 06 2021 03:03:00	Levin-Wolf Furniture/SYNCB, P.O. Box 965033, Orlando, FL 32896-5033
15332094	+ Email/Text: bnc@nordstrom.com	May 06 2021 01:18:28	Nordstrom TDBank USA, 13531 E Caley Ave, Englewood, CO 80111-6505
15332095	Email/Text: Bankruptcy.Notices@pnc.com	May 06 2021 01:18:00	PNC Bank, Centralized Customer Assistance Team, MS P5-PCLC-01-E, 2730 Liberty Ave, Pittsburgh, PA 15222
15332100	+ EDI: RMSC.COM	May 06 2021 03:03:00	SYNCB/QVC, PO Box 965018, Orlando, FL 32896-5018
15332097	+ EDI: SECONDRound.COM	May 06 2021 03:03:00	Second Round Sub, LP, P.O. Box 41955, Austin, TX 78704-0033
15332101	EDI: RMSC.COM	May 06 2021 03:03:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
15332221	+ EDI: RMSC.COM	May 06 2021 03:03:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15332102	EDI: RMSC.COM	May 06 2021 03:03:00	Synchrony Bank/JCPenney, P.O.Box 965007, Orlando, FL 32896-0090
15332104	+ Email/Text: BankruptcyNotice@upmc.edu	May 06 2021 01:19:00	UPMC Health Plan, US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-6609

TOTAL: 26

BYPASSED RECIPIENTS

District/off: 0315-2

User: admin

Page 3 of 3

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee,
15332074	*+	CBCS, PO Box 2724, Columbus, OH 43216-2724

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2021 at the address(es) listed below:

Name	Email Address
Anthony M. Moody	on behalf of Joint Debtor Kayla M. Ritenour-Brown amood@moodylawoffices.com moodyar81455@notify.bestcase.com
Anthony M. Moody	on behalf of Debtor Rodney L. Brown Jr. amood@moodylawoffices.com, moodyar81455@notify.bestcase.com
Maria Miksich	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for the registered certificate holders of First Franklin Mortgage Loan Trust Series 2006-FF7,, Mortgage Pass-Through Certificates, Series 200 mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com

TOTAL: 5